

A Quick Glance Guide to our **Non-Standard Risk** product

The Non-Standard Risk opportunity for intermediaries

Product Overview

Our Non-Standard Risk (NSR) home insurance policy is underwritten by Plum and based on Lloyd's of London's approved wording with several cover enhancements.

It enables intermediaries to offer a solution to customers who are struggling to find cover for their home and possessions.

We'll now be able to consider the majority of submissions that other insurers may decline, or where we previously were unable to offer cover. So you can stop your customers having to take their business elsewhere.

The NSR option works in a similar way to our introducer facility where you just pass client details to us. All you need to do is submit your clients details and we'll do the rest. It's a fast and easy way to earn yourself a generous commission year after year, whilst providing your non-standard customers with the service they deserve.

www.select-protect.co.uk/products/non_standard_risk

See policy document for full details on the extent and limits of cover

The non-standard risk product is provided to Select & Protect by Plus One Administration Services Limited who are authorised and regulated by the Financial Services Authority No. 511509. Plus One Administration Services Limited is an intermediary dealing with policy administration including premium collection, Registered in England No. 06608072.

What counts as a 'Non-Standard Risk'?

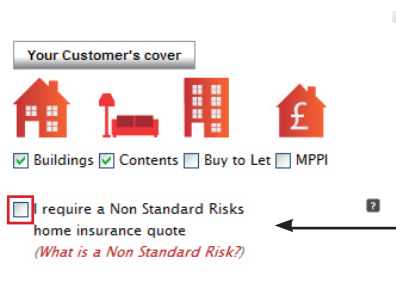
- Flood Risk
- Subsidence history / underpinned properties
- Non-standard construction (excluding thatch roof)
- Irregular occupancy
- Adverse claims history
- Criminal convictions / Bankruptcy
- Hard to cover occupations / Working from home
- Existing insurer cancelled / not offering renewal



Customers now have the opportunity to spread the payment of the annual premium for their non-standard cover across ten equal monthly instalments. The team dealing with non-standard home insurance will explain the payment plan over the phone when the customer receives their quote for the cover.* Please note this option to spread payments over 10 equal instalments is currently only available on annual premium non-standard risk products.

*Terms and conditions apply. The cost of spreading payment across 10 equal instalments is 10% of the annual premium less a small deposit, which will be added to the balance (23.86% APR).

How to submit your Non-Standard Risk business



We know you're busy, and in many cases, want to focus on your core offering such as mortgages. So because our non-standard risk product requires a number of questions to be asked which would take up unnecessary amounts of your time, we've designed a different way for you to submit business - it makes things much easier for you and still offers a generous commission.

When you log-in to S2, you'll notice a new tick box has been added below the Customer Cover options. Tick this and you'll be offered three options to submit your NSR business:

Option 1 (recommended)

Click on the [call-back form](#) link and enter a few details about your customer.

Press Submit and that's it! Someone will contact your client directly to discuss their needs and the non-standard risk product.

Option 2

Call 0844 875 5148 and pass the client's details onto us. We'll then arrange for someone to call them back directly.

*If your customer wants to talk to us whilst they are with you, we can take their details there and then!

Not sure if it's standard or non-standard? Just complete a quote in S2 as normal and we'll tell you if we are unable to cover the business under one of our standard products.

